

[Date]

[Applicant Name]

[Farm/Business Name]

[Address]

[City, State, Zip Code]

Subject: Notice of Decision Regarding Agricultural Line of Credit Application

Dear [Applicant Name],

Thank you for submitting your application for an agricultural line of credit for the upcoming [Year/Season] production cycle. We appreciate the opportunity to review your farming operations and financial objectives.

After a thorough review of your application and supporting documentation, we regret to inform you that we are unable to approve your request at this time. Our decision is based on the following factor(s):

Deficient Harvest Yields: Our credit policy requires a minimum historical yield average to ensure sufficient cash flow for debt servicing. Your documented production records for the previous [Number] harvest seasons indicate yields that fall below the thresholds required for this specific credit facility.

We understand that agricultural production is subject to many variables. If you have additional information regarding specific environmental factors, updated crop insurance indemnity reports, or a revised production plan for the next season, we would be willing to review your file again in the future.

If you believe there are errors in the information we used to make this decision, or if you have any questions regarding this letter, please contact your loan officer at [Phone Number].

Thank you for your interest in our financial services. We wish you success in your upcoming season.

Sincerely,

[Signature]

[Name of Loan Officer]

[Title]

[Financial Institution Name]